

SACRAMENTO

JANUARY 2026

# REAL PRODUCERS®



## Chaz Halbert

+

Agent Profile  
**MAIRIN HALEY**

Partner Spotlight  
**NORCAL HOMES**

Star On The Rise  
**SARAH PADILLA**

CONNECTING. ELEVATING. INSPIRING.

# YOUR TRUSTED ADVOCATE for Off-Market Injuries

Personal Injury Lawyer

 **PHOONG LAW**

Get Help  
Now!



**ANH PHOONG**  
**(866) GOT- PAIN**

# THE ULTIMATE 55+ RESORT LIVING

NEAR ROSEVILLE



**Exciting Offer! Up to 3% on Homes that can Close by 2025!**

Discover our Distinctive Lifestyle at the planned Ridge Wellness + Social Club™:



Resort Club | Pickleball | Fitness & Strength | Movement | Resort Pool

Restaurant & Bar | Nearby Walking, Hiking & Horse Trails

Onsite Lifestyle Director | Events & Excursions | And Most of All – Fun!

**ALL HAPPENING NOW!**

Move-In Ready Homes Available from the \$600's • [Trilogy55Sacramento.com](http://Trilogy55Sacramento.com)

Sales: Shea Homes Marketing Company (CalDRE #01378646); Construction: SHALC GC, INC. (CSLB #855368). Homes at Trilogy Bickford are intended for occupancy by at least one person 55 years of age or older, with certain exceptions for younger persons as provided by law and the governing covenants, conditions and restrictions. This is not an offer of real estate for sale, nor a solicitation of an offer to buy, to residents of any state or province in which registration and other legal requirements have not been fulfilled. © 2023 Trilogy Bickford. All rights reserved. Trilogy is a registered trademark of Trilogy Properties, Inc. © 2023 Trilogy Properties, Inc. All rights reserved. Equal Housing Opportunity. Models are not an indication of racial preference. Base Price does not include closing costs, options, upgrades or lot premiums.

**Trilogy**  
Bickford

# Contents



## THIS ISSUE

- 10 Preferred Partners
- 18 Meet the Team
- 18 Welcome Mat
- 24 PCAR 2025 Market Recap
- 28 Agent Profile: Mairin Haley
- 38 Partner Spotlight: NorCal Homes
- 54 Star on the Rise: Sarah Padilla
- 64 Cover Story: Chaz Halbert

**ClipTC by Clipdocs**

**Tech enhanced transaction coordination to streamline success**

- Brand & Customize your Transaction Processes
- Add Video Updates to Increase Client Engagement
- Free Agent & Client Portal with Live Timelines
- Offer Submission Link & Review Portals

**... experts at systematizing the process of transaction coordination...**

5 stars Google Reviews

Ready to **Elevate Your Real Estate Transactions?**  
Scan the QR code to get started!

[cliptc.com](http://cliptc.com) (866) 977-3581 [tc@clipdocs.net](mailto:tc@clipdocs.net)

**NOW INTRODUCING**  
**ClipNHD** by Clipdocs

**Compliance made simple with accurate reporting**

- Fast, reliable Natural Hazard Disclosure reports
- Clear compliance for California real estate
- Snapshot page with must-know details
- Accurate disclosures delivered with ease

Need Fast, Reliable NHD Reports?  
Scan the QR code to get your report today!



## 64 Chaz Halbert

If you are interested in nominating people for certain stories, please email us at: [katie.macdiarmid@realproducersmag.com](mailto:katie.macdiarmid@realproducersmag.com)

# Grind Your Way to More Closings Let's Plan Your Mortgage Ride!

— *LUCIA LENDING TEAM*

**LET'S RIDE TOGETHER**  
**NICHOLAS M. LUCIA**

Certified Mortgage Planner  
NMLS# 489401

**LUCIA**  
LENDING TEAM  
WHO YOU WORK WITH MATTERS

3400 Douglas Blvd., Suite 260,  
Roseville, CA 95661

**916-730-6339**

[nick@lucialendingteam.com](mailto:nick@lucialendingteam.com)  
[www.lucialendingteam.com](http://www.lucialendingteam.com)

**EQUAL HOUSING LENDER**

## Take your business further in 2026 with FirstAm IgniteRE™

- Communicate in a secure environment.
- Simplified property research.
- Farm in high prospect areas.
- Relevant industry-related courses.
- Pre-built, easy-to-follow calculations.

Designed for real estate professionals on the move, FirstAm IgniteRE™ gives you secure, mobile access to the tools that matter most, wherever work happens.

**Real estate moves fast. We help you keep up.**



## Your Sales Professionals



**Brandy de la Cruz**  
Sacramento County  
Business Development  
916-952-6553  
bcdelacruz@firstam.com



**Kellee Pressler**  
Placer County  
Sales Representative  
916-257-4862  
kpressler@firstam.com



**Maribel Garcia**  
Sacramento County  
Business Development  
916-600-2569  
mgarcia@firstam.com



**Minnette Thompson**  
El Dorado County  
Senior Sales Representative  
530-556-9341  
minthompson@firstam.com



**Shelly Gantenbein**  
Sacramento County  
Investor Sales & Marketing  
916-708-2603  
shellyg@firstam.com



**Spencer Gregg**  
Sacramento County  
Sales Representative  
916-903-2298  
sgregg@firstam.com



**Erin Barton**  
Sales Director  
916-798-4115  
erbarton@firstam.com



First American Title™

First American Title Insurance Company, and the operating divisions thereof, make no express or implied warranty respecting the information presented and assume no responsibility for errors or omissions. First American, the eagle logo, First American Title, and firstam.com are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates. ©2025 First American Financial Corporation and/or its affiliates. All rights reserved. | NYSE: FAF



"Kevin Oto is an outstanding professional and an exceptional person. I honestly cannot say enough about his integrity, his in-depth understanding of the entire loan process, and his willingness to work for the best possible outcome. Kevin is quick to respond to all issues and continuously works as a strong advocate for his clients needs. He provides honest and transparent answers. Thank you so much to Kevin and his great team! We highly recommend Green Haven Capital." -Angela C.

200+ Five Star  
★★★★★  
Google  
Reviews

## Expert Mortgage Advice for Homebuyers

Begin your home loan process today!  
Our mortgage advisors are standing by.

**Request a free personalized  
rate quote.**



**KEVIN OTO**  
President/ Broker  
NMLS#: 62641  
(800) 618-9508 ext. 1001  
koto@greenhavencap.com  
greenhavencap.com



**GREEN HAVEN**  
CAPITAL INC  
MORTGAGE LOANS



### HAND YOUR CLIENT THE KEYS TO **LIFE.BUILT.BETTER.**

Over the past 35+ years, Meritage Homes has defined what quality homebuilding means and how that translates to a better home for your clients. Every Meritage home comes standard with unparalleled energy-efficiency built in, smart home technology and designer-curated interior finishes. With ample inventory of quick move-ins, your clients can buy a new home with the features they want on a timeline that works for them.



**SACRAMENTO**

Scan the code to view  
available quick move-in homes



**BAY AREA**

Scan the code to view  
available quick move-in homes

**WE RECOGNIZE YOUR EXPERTISE & ACCOLADES | WE RESPECT YOUR CONNECTIONS & INFLUENCE**

As a valued partner, you can receive 3% commission  
when your clients purchase any Northern California home.

for more information visit [meritagehomes.com/agents](http://meritagehomes.com/agents)

\*\*Important terms and conditions apply.\*\*. Broker will receive a 3% bonus in connection with purchase agreements for select, quick move-in homes (commencement of construction and selection of options, if applicable, must have already occurred) in Meritage Homes' Northern California area that are entered into by buyer and accepted by Meritage Homes starting on January 1, 2024 and will close on or before December 31, 2024. Promotion void and will not be honored if the home closing does not occur on or prior to December 31, 2024. Must be a licensed real estate agent/broker in the State of California to receive bonus and any other commission and must accompany buyer(s) on first sales office visit. Agents Rock Rewards Program and any details associated therewith can be found at <http://www.meritagehomes.com/agent>. Promotion must be mentioned at time of contract and is not valid on contract re-writes, transfers, or for buyers who have had a previous contract with Meritage Homes entity canceled for any reason. Promotion is applicable solely upon closing and buyer's compliance with all terms and conditions of qualifying contract. Promotion subject to any applicable governmental and lender restrictions, and will be reduced or withdrawn to the extent required by any such restrictions. Promotion void where prohibited by law and shall be limited in all events to the specific terms set forth in the binding contract for the specific home. Meritage Homes reserves the right to cancel or change this promotion at any time, without prior notice or obligation. Promotion cannot be combined with any other promotion or incentive. Visit [www.meritagehomes.com/featureddescriptions](http://www.meritagehomes.com/featureddescriptions) for information and disclaimers about energy-efficient features and associated claims. Not an offer or solicitation to sell real property. Offers to sell real property may only be made and accepted at the sales center for individual Meritage Homes communities. Meritage Homes®, Setting the standard for energy-efficient homes® and Life. Built. Better.® are registered trademarks of Meritage Homes Corporation. ©2024 Meritage Homes Corporation. All rights reserved.



# Preferred Partners

This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the Sacramento Real Producers REALTOR® community!

<b>1031 EXCHANGE</b> Asset Preservation Inc Jana Reyes (916) 621-9880	<b>CONSTRUCTION &amp; REMODELING</b> Good Life Construction (916) 833-1379	<b>Nighthawk Inspections</b> (916) 587-4295 nighthawkinspections.com	<b>LISTING PREPARATION SERVICES</b> Freemodel Laura Klein (650) 740-1228	<b>MORTGAGE LENDER</b> Element Mortgage (843) 813-6745 ElementMortgage.com	<b>POOLS &amp; SPAS</b> Premier Pools & Spas (916) 852-0223 premierpoolsandspas.com	<b>REMODELING KITCHEN/BATH</b> Top Notch Tile Carlos Navarro (209) 400-5287	<b>Fidelity National Title</b> Jen Vicari (916) 616-6755 norcalrealestate.com
<b>IPX 1031</b> (530) 755-8355 ipx1031.com	<b>CONSTRUCTION/REMODELING</b> RiseCon North America (650) 274-4484 www.risecon.com	<b>Trifecta Home Services Corp.</b> (800) 610-3457 trifectahomeservices.com	<b>MORTGAGE / LENDER</b> AFC Mortgage (916) 440-6989 www.afc360.com	<b>MORTGAGE LENDING</b> Big Valley Mortgage (916) 246-1491 bigvalleymortgage.com	<b>PROFESSIONAL ORGANIZING</b> Home Method Co. Kim Salisbury (916) 533-3315 homemethodco.com	<b>REVERSE MORTGAGE</b> American Pacific Reverse Mortgage Group Liz Andersen (916) 223-8869	<b>First American Title</b> Erin Barton (916) 798-4115
<b>1031 EXCHANGE / DST'S</b> Legacy Investments & Real Estate (916) 908-1031 legacyire.com	<b>CUSTOM CLOSETS, OFFICES &amp; GARAGES</b> California Closets californiaclosets.com	<b>HOME BUILDER</b> Meritage Homes (925) 360-0985 meritagehomes.com	<b>Delta Lending Group</b> (916) 601-7162 deltalending.com	<b>Catalyst Mortgage</b> (916) 287-7777	<b>PROMOTIONAL PRODUCTS/ PRINTED APPAREL</b> True Color Litho (530) 409-1140 truecolorlitho.com	<b>ROOFING/REMODELING</b> Titan Roofing (916) 975-3811 TitanRoofingCA.com	<b>Placer Title Company</b> Matt Hargon (530) 721-0094 Nathan Blatnick (916) 802-3300 Bridgette Holmes (916) 500-9605 PlacerTitle.com
<b>55+ ACTIVE ADULT COMMUNITY</b> Catalyst Media Design - Trilogy Brickford Ranch (480) 471-8390	<b>ELECTRICAL CONTRACTOR</b> Hunts Electrical (209) 366-4791 huntselectrical.com valleywashsystems.com	<b>Taylor Morrison</b> (916) 804-8658 www.taylormorrison.com/ca/sacramento	<b>Empire Home Loans</b> Heather Hunter-Jackson & Leo Whitton (916) 952-1686 Empirehomeloans.com	<b>Integrity Mortgage</b> (916) 987-0899 www.myintegritymortgage.com	<b>PROPERTY MANAGEMENT</b> M&M Property Management Larry Brown (916) 922-1525	<b>SEPTIC SERVICES</b> Chuck's Septic (916) 624-8500 chucksseptic.com	<b>VIDEO PRODUCTION</b> Fordy Realty + Lending (510) 846-6415 fordyrealty.com
<b>AC/HEATING/DUCT WORK/ HOT WATER TANK</b> HOTCO The Hot Water Heater Co. (916) 905-4468 www.hotwaterco.com	<b>EVENT DESIGNS</b> Petite Events (916) 716-9417 www.petiteeventsco.com	<b>HOME FIX &amp; FLIP, INVESTING &amp; CONSULTING</b> NorCal Homes & Development (916) 817-9501 norcalhomesllc.com	<b>Fairway Mortgage - Lucia Lending Team</b> (916) 730-6339	<b>RAC Home Loans</b> (510) 303-5464 www.rachomeloans.com	<b>REAL ESTATE MEDIA</b> Daniel Oni Media Company LLC (832) 315-1164 domediacompany.com	<b>SOCIAL CLUB</b> The Jacquelyn (916) 594-2411 thejacquelyn.com	<b>Steedz Media</b> (707) 225-1678 steedzmedia.com
<b>AGENT SUPPORT</b> WGE – Client Care Manager (916) 519-1564 whitegloveexperience.com	<b>FLOORING</b> Roseville Floors and More (916) 617-6035	<b>HOME ORGANIZATION AND DECLUTTERING</b> Decoratize Arcelia Cervantes (916) 478-1693 decoratize.com	<b>Fordy Realty + Lending</b> (510) 846-6415 fordyrealty.com	<b>Fuller Moving Services</b> (916) 349-1119 fullermoving.com	<b>MOVING COMPANY</b> Auburn Moving and Storage (916) 786-8683 auburnmoving.com	<b>House Cat Marketing</b> (916) 287-7042 housecatmarketing.com	<b>SOLAR COMPANY</b> The Sun Broker (916) 999-9819 thesunbroker.com
<b>APPRaisal SERVICES</b> Lundquist Appraisal Company (916) 595-3735 sacramentoappraisalblog.com	<b>FOUNDATION REPAIR AND ENGINEERING</b> Pinnacle Home Services (916) 820-6712 www.foundationfixed.com	<b>INSURANCE</b> Farmers Insurance Agency Cristi Rodda (916) 428-4520	<b>Kevin Oto - Green Haven Capital Inc.</b> (916) 476-6507 greenhavencap.com	<b>House to Home Moving Inc.</b> (916) 484-1144 HouseToHomeMoving.com	<b>REAL ESTATE TRANSACTION COORDINATOR</b> ClipDocs Transaction Coordination (818) 262-3225 clipdocs.net	<b>STAGING</b> Premiere Home Staging Nicole Runkle (916) 300-0402	<b>WEALTH MANAGEMENT</b> Legaci (209) 649-8863 legacitomorrow.com
<b>ARCHITECT</b> Greyscale Architecture (916) 384-0595 Greyscaleinc.com	<b>FURNITURE, HOME DÉCOR &amp; GIFTS</b> Design Shop Interiors (916) 260-6454 DesignShopInteriors.com	<b>Justin Turner - Goosehead Insurance</b> (951) 965-4651 www.goosehead.com/agents/ca/grass-valley/justin-turner/	<b>Point Equity Residential Lending</b>	<b>NHD</b> Property ID (800) 626-0106 propertyid.com	<b>REAL ESTATE VIDEO &amp; PHOTOGRAPHY</b> Top Notch 360 (916) 807-3573 Topnotch360.com	<b>WINDOW SERVICES</b> Window Screen Solutions Rich Downing (916) 906-2033 windowscreensolutions.com	<b>Revive Design Co.</b> (916) 208-4490 revivedesigncollective.com
<b>ATTORNEY/LAW FIRM</b> Phoong Law (916) 475-6466	<b>HANDYMAN SERVICES</b> Paul Mesa Handyman Services (916) 305-3922	<b>INTERIOR DESIGN STUDIO</b> Design Shop Interiors (916) 260-6454 DesignShopInteriors.com	<b>Premier Mortgage Resources</b> Cailey Murschel (530) 370-2421 pmrloans.com/cmurschel	<b>PAINTING SERVICES</b> Certa Pro Painting (916) 361-1023	<b>TITLE COMPANY</b> Chicago Title (916) 508-4061		
<b>BLINDS/SHADES</b> The Blind Guy Mark Drennan (916) 952-9421 blindguy.net	<b>HOME &amp; TERMITE INSPECTION</b> Capital Valley Termite (916) 949-6911 capitalvalleytermite.com	<b>US Bank</b> (408) 398-2267 mortgage.USBank.com/ EddieGarcia					
<b>CLEANING SERVICES</b> Meticulosity Cleaning Jennifer Prado (916) 410-4740	<b>JUNK REMOVAL</b> Junk King Larry Alarcon (916) 367-8477 junk-king.com/ locations/sacramento						



WE LOVE OUR AGENTS



## Bring your clients home

With 18 communities across **Lincoln, Folsom, Sacramento and Elk Grove** and more coming in 2026, Taylor Morrison offers a wide range of opportunities to match your clients with the right home for their lifestyle. Backed by a decade as America's Most Trusted® Home Builder<sup>1</sup>, we can work together to help them find the perfect fit.

[taylormorrison.com](http://taylormorrison.com)



ESPLANADE.  
A LIFESTYLE

# Where every day is a vacation

Unique opportunities await at Esplanade where signature experiences and wellness programs are designed to invigorate the mind, body, and spirit.

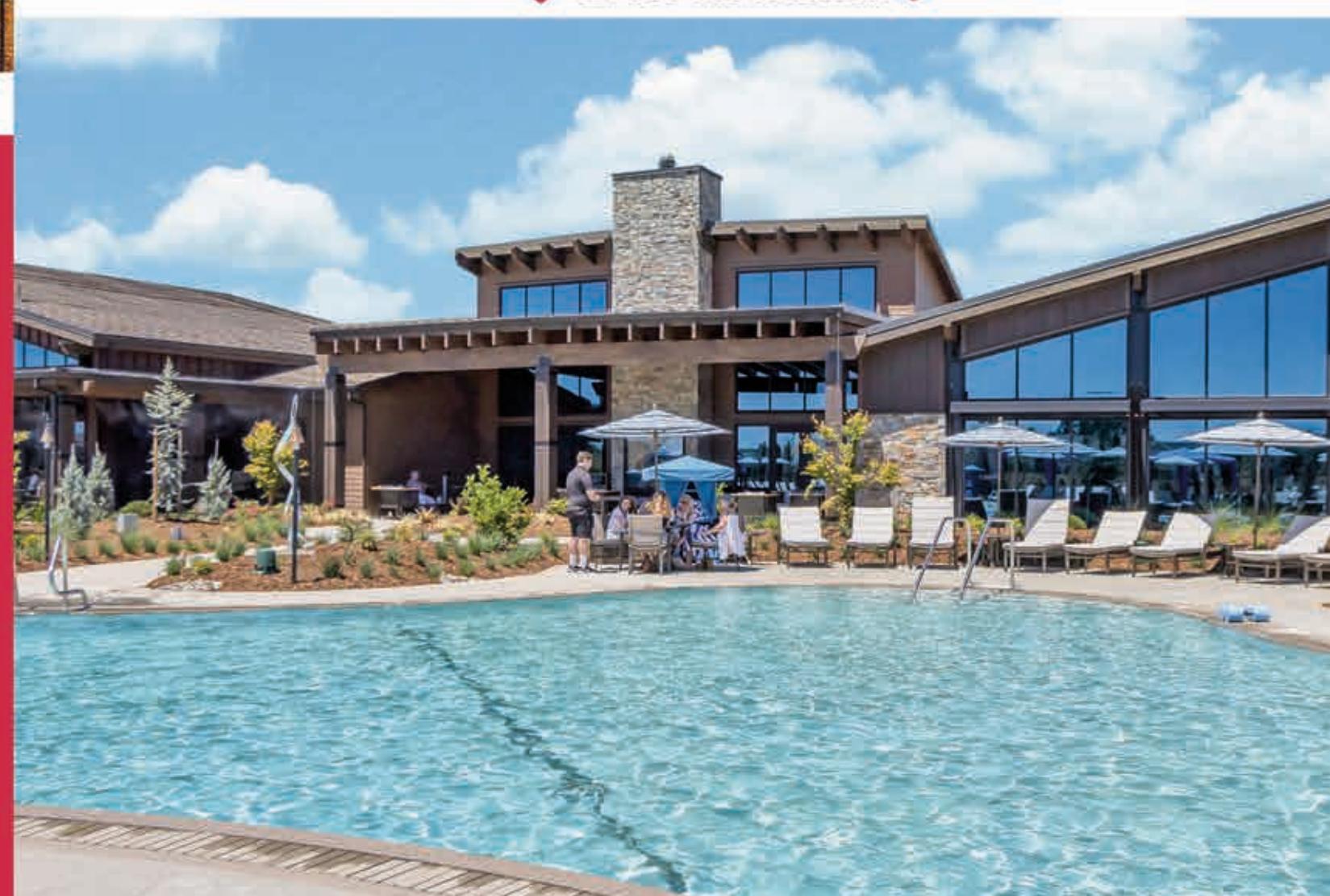
55+ resort-style living is right outside your client's door at two locations in the area, **Esplanade at Madeira Ranch in Elk Grove** and **Esplanade at Turkey Creek in Lincoln**.

[discoveresplanade.com](http://discoveresplanade.com)

Resort-living by Taylor Morrison

For our age-qualified communities of Madeira Ranch and Esplanade at Turkey Creek Communities. At least one (1) resident of Esplanade must be fifty-five (55) years or age or older, and additional restrictions apply. Some restrictions may be younger than fifty-five (55), and no one under eighteen (18) years of age in permanent residence. Please see Taylor Morrison Community Sales Manager for complete details. All information provided, but not limited to, location, availability, architect, improvements and collage, incentives, floor plans, site plans, features, standards and options, assessments, and fees, are subject to change, availability, and community development plan(s) not guaranteed and may be subject to change or delay without notice. Representations, photos, stories for illustrative purposes only of available plans, features, and community or actual homes that will be available. Any community improvements, recreational facilities and amenities described are based upon current development plans subject to change and which are under no obligation to be completed. Maps and plans are not intended to show specific details and all dimensions are approximate. Community Association and other fees may apply for certain buildings and events. No Purchase Agreement may be negotiated or signed by a prospective buyer for the purchase of a home until the Community's applicable Goodwill or Final Public Report has been issued by the Department of Real Estate (DRE). This is not an offering in any state where prohibited or otherwise restricted by law. Please see a Taylor Morrison Community Sales Manager for details and visit [taylormorrison.com](http://taylormorrison.com) for additional information. © September 2025. Taylor Morrison Services, Inc., DRE #01947774; Taylor Morrison Services, Inc., CSEL #144465; Taylor Morrison of California, LLC. The Esplanade logo and tag line "Where every day is a vacation" are trademarks registered and used with the express permission. All rights reserved.

LET'S DO THIS TOGETHER



<sup>1</sup>Taylor Morrison received the highest numerical score in the proprietary Luxury Research 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024 and 2025 America's Most Trusted® Home Builder study. Study results are based on experiences and perceptions of people surveyed. Your experiences may vary. Visit [www.taylorresearch.com](http://www.taylorresearch.com). All information furnished, but not limited to, prices, views, availability, school assignments and ratings, incentives, floor plans, elevations, site plans, features, standards and options, assessments and fees, planned amenities, programs, conceptual artist renderings and community development plans is not guaranteed and remains subject to change, availability or delay without notice. Representations, photos above for illustrative purposes only of available plans, features, and community or actual homes that will be available. Any community improvements, recreational facilities and amenities described are based upon current development plans, which are subject to change and under no obligation to be completed. Maps and plans are not intended to show specific details and all dimensions are approximate. For communities with a public report: No Purchase Agreement may be negotiated or signed by a prospective buyer for the purchase of a home until the Community's applicable Goodwill or Final Public Report has been issued by the Department of Real Estate (DRE). This is not an offering in any state where prohibited or otherwise restricted by law. Please see a Taylor Morrison Community Sales Manager for details and visit [taylormorrison.com](http://taylormorrison.com) for additional information. Recreational facilities and community specific details, including information and other details, are applicable. © September 2025. Taylor Morrison Services, Inc., DRE #01947774; Taylor Morrison Services, Inc., CSEL #144465; Taylor Morrison of California, LLC. All rights reserved.





# MASTERS TEAM MORTGAGE

Leading with integrity, keeping our promise

*Call us about our Buy Before You Sell program!*

*See How We Can Help Your Client Write A Non-Contingent Offer!*

#### Krista Watson

*Sr. Mortgage Advisor*

[kwatson@mastersteammortgage.com](mailto:kwatson@mastersteammortgage.com)

NMLS 1402351 | DRE 01928145

#### Rochelle Lara

*Sr. Mortgage Advisor*

[rlara@mastersteammortgage.com](mailto:rlara@mastersteammortgage.com)

NMLS 1504846 | DRE 02059277

*Randy Masters*Broker/President

NMLS 316188 | DRE 01073465

916-988-5858 | [www.mastersteammortgage.com](http://www.mastersteammortgage.com)

50 Iron Point Circle #140 Folsom CA 95630

*Local Top Mortgage Broker In Folsom For Over 35 years!*



MAKE ROOM FOR ALL OF YOU

CALL, VISIT A SHOWROOM, OR FIND US ONLINE TO SCHEDULE YOUR COMPLIMENTARY DESIGN CONSULTATION

Roseville 1017 Galleria Blvd, Ste 150 800.274.6754

[CALIFORNIA CLOSETS.COM](http://CALIFORNIA CLOSETS.COM)



CALIFORNIA CLOSETS®

**From Concept to Creation, We're with You!**

Your buyers need plans before they can build, call us for a **FREE** phone consultation today.




916.384.0595  
[@greyscale.architecture](https://www.instagram.com/greyscale.architecture)  
[www.Greyscaleinc.com](http://www.Greyscaleinc.com)  
 3009 Douglas Blvd | Suite 115 | Roseville

**A TOP PRODUCER DESERVES A TOP BUILDER**

- ◆ CAPTIVATE BUYERS WITH A 3D POOL DESIGN
- ◆ ELEVATE YOUR LISTING AND SHOW OFF ITS POTENTIAL
- ◆ ADDRESS REPAIRS NEEDED AFTER INSPECTIONS

MEET PREMIER POOLS' REAL PRODUCERS TEAM!



JEFF OSTERBACK  
NEW POOL DESIGNER

(916) 848-6577



NASH HANDLEY  
POOL REMODEL DESIGNER

(916) 776-8655

4.9 Rating



[SCHEDULE HERE](#)

Fast & Thorough Reports  1 Year Work Guarantee  Competitive Bids




Termite | Home Inspection | Repairs  
 (916) 347-7000

**TEAM INTEGRITY: WORKING WHEN YOU WORK**  
*Because Realtors Don't Keep Banker's Hours - And Neither Do We.*

From clean, fast approvals to complex scenarios that need a steady hand, Integrity Mortgage helps top agents turn "maybes" into "sold".




Michelle Kinkaid Sean Whitten

Trusted by Sacramento's Top-Producing Realtors Since 1996.  
 916-987-0899 • [myintegritymortgage.com](http://myintegritymortgage.com)  
 Integrity Mortgage NMLS 794419 DRE 01441803

Mike Miklaus

INTEGRITY MORTGAGE

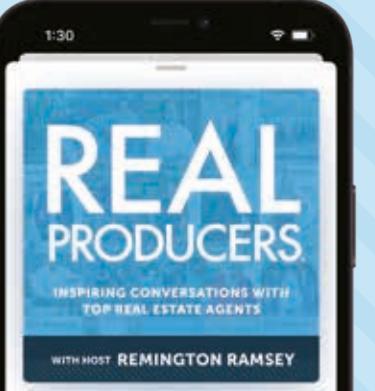
REAL PRODUCERS. PODCAST

**Inspiring conversations with the nation's top real estate agents.**

Same Brand, New Reach – Tune in for free today

[Listen on Apple Podcasts](#) [LISTEN ON Spotify](#) [Listen on Amazon music](#)

[podcast.realproducersmag.com](http://podcast.realproducersmag.com)



RP

## Meet The Team



**Katie MacDiarmid**  
Publisher



**Maryssa Lappen**  
Director of Operations



**Christina Kitchen**  
Content Coordinator



**Mariya Stout**  
Ad Strategist



**Olha Melokhina**  
Photographer



**Rachel Lesiw**  
Photographer



**Ashley Maxwell**  
Photographer



**Sarah Nelson**  
Photographer



**Chris Menezes**  
Writer



**Nick Ingrisani**  
Writer



**DISCLAIMER:** Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

### WELCOME MAT



### WELCOME TO OUR NEWEST PARTNER!



CHICAGO TITLE

Chicago Title is proud to join your publication as an advertiser and to continue serving the vibrant Sacramento Valley community. As the largest title insurer in the country, we are committed to delivering unmatched expertise,

innovation, and service. Our sales team is second to none—leaders in technology, customer service, and responsiveness—and our escrow officers bring exceptional skill and care to every transaction. In 2025, we welcomed 932 agents into our collaborative educational classes, and in 2025 we conducted 3,524 one-on-one appointments, giving us a clear pulse on what's working in today's market. Like all of you, we hustle every day with prospecting and door knocking, and we're excited to partner together to make 2026 an exceptional year of growth and success.



As we celebrate this holiday season and welcome a new year, we reflect with gratitude on our past and look to 2026 with expectancy.

[bigvalleymortgage.com](http://bigvalleymortgage.com)

*Legacy Strong.*

**Future Ready.**



# EXCELLENCE IN ESCROW ISN'T JUST A PROMISE— IT'S OUR PRACTICE.

As we begin 2026, Placer Title Company remains committed to supporting the closing experience for every client we serve. This new year brings a plethora of possibility, and our team stands ready with the expertise, integrity, and personalized service that has defined us for decades.

*Serving Sacramento, Placer and El Dorado Counties, our team is ready to help in 2026 and beyond. We are proud to be the experts you need and the partners you can trust.*

**MATT HARGON**  
SACRAMENTO COUNTY  
DIVISION PRESIDENT  
530.721.0094

**NATHAN BLATNICK**  
PLACER COUNTY  
DIVISION PRESIDENT  
916.802.3300

**BRIDGETTE HOLMES**  
EL DORADO COUNTY  
DIVISION PRESIDENT  
916.500.9605

FIND YOUR LOCAL PTC  
OFFICE HERE

[www.PlacerTitle.com](http://www.PlacerTitle.com)



**BERKLY HARGON**  
EL DORADO HILLS/PLACERVILLE  
916.719.6498

**CURT ROTH**  
AUBURN  
916.768.3394

**JR LONGEE**  
LAND PARK/NATOMAS  
916.410.1250

**JACK SOUZA**  
SUNRISE  
916.932.3535

**KERRIE HILL**  
ELK GROVE  
916.202.5563

**RACHAEL HUFF**  
GRASS VALLEY  
916.996.4339

**MICHELLE ANAPOLSKY**  
MIDTOWN/SIERRA OAKS  
916.284.1626

**CONNIE CONTINELLI**  
ROSEVILLE  
916.298.9381

**JAN LIPPI**  
ROSEVILLE  
916.716.9305

**CHELSEY MOWBRAY**  
FOLSOM  
831.588.6929

**CORY LAWVER**  
LAND PARK  
916.548.1856

**GINNY WADSWORTH**  
S LAKE TAHOE  
530.542.1811

# EVERY BRAND HAS A STORY LET'S TELL YOURS.



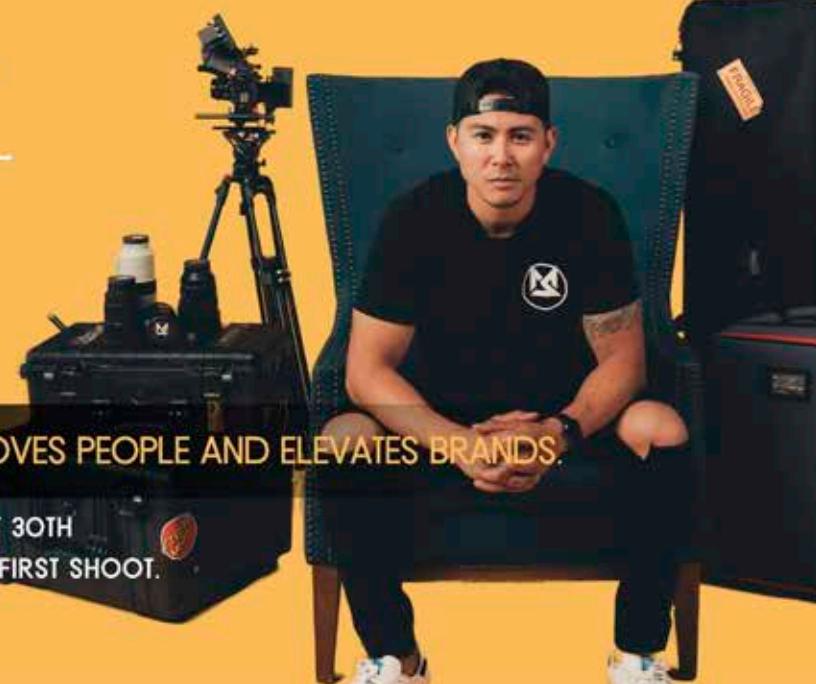
STEEZD MEDIA

WHETHER YOU'RE BUILDING  
YOUR BRAND, SHOWCASING  
A PROPERTY, OR  
CELEBRATING A MILESTONE —

WE'LL BRING YOUR VISION  
TO LIFE WITH CREATIVITY  
AND PRECISION.

CINEMATIC STORYTELLING THAT MOVES PEOPLE AND ELEVATES BRANDS.

BOOK YOUR 2025 PROJECT BY JANUARY 30TH  
RECEIVE A \$400 CREDIT TOWARD YOUR FIRST SHOOT.  
CONTACT US AT [STEEZDMEDIA.COM](http://STEEZDMEDIA.COM)



## Every Space Has The Opportunity to *Shine!*

We refine what's already remarkable — preserving your home's essence while enhancing its beauty with effortless sophistication.



### HOME STAGING & STYLING

REVIVE DESIGN CO.  
STAGING & STYLING

Contact Lauren Williams

(916) 208.4490 | [Lauren@revivedesigncollective.com](mailto:Lauren@revivedesigncollective.com)

## READY FOR A THROUGH INSPECTION?



**TRIFECTA**  
HOME SERVICES  
CORP.

HOME INSPECTION • TERMITE (WDO) • SEWER • POOL/SPA  
• MOLD • THERMAL • PEST • IN-HOUSE REPAIRS

(800) 610-3457

[trifectahomeservices.com](http://trifectahomeservices.com)  
[info@trifectahomeservices.com](mailto:info@trifectahomeservices.com)

## 3 Reasons to choose to partner with Premier Mortgage Resources

### We close more

With Xcelerate, buyers can receive an Xcelerate Approval without even having a property address within 48 hours after the initial application! Out of these, we fund **8 out of 10**.

### We close faster

We can close in as little as **8 business days!** Our average closing time is 18 business days.

### We communicate better

We offer **36** touch points throughout the loan process to all parties in the transaction, so you're never left in the dark.



**Cailey Murschel**  
LOAN OFFICER | NMLS 1593464

(530) 370-2421

[cailey.murschel@pmrloans.com](mailto:cailey.murschel@pmrloans.com)

[pmrloans.com/cmurschel](http://pmrloans.com/cmurschel)

2260 Lava Ridge Court, Ste 102, Roseville, CA 95661

© 2022 Premier Mortgage Resources, LLC ("PMR") | NMLS #1169 | [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)  
| Not an offer to extend credit or a commitment to lend. Terms subject to change without notice.  
Licensed by the Department of Financial Protection and Innovation, under the California Residential  
Mortgage Lending Act.





## PCAR 2025 Market Recap

BY KAREN ASAY, 2025 PCAR PRESIDENT

As we step into 2026, I am grateful for the opportunity to reflect on my year as President of the Placer County Association of REALTORS® (PCAR) and the many ways our organization continued to develop and elevate our industry as the leading subject-matter expert for real estate in our region. With the implementation of the Mandatory Buyer Agreement in January 2025, as well as a market that worked throughout the year to find balance after the rapid growth that followed the pandemic, this past year became one in which REALTORS® were tasked with continuing to demonstrate their unparalleled value in the home-buying and selling process.

Throughout 2025, our members and community never had to look far for support. PCAR prioritized offering robust programming, targeted education, and impactful networking opportunities to ensure those operating in our region remained well-equipped to thrive amid shifting market dynamics. While many factors ultimately influenced how 2025 came

to a close, we saw a stabilization of key trends throughout the year, with experts projecting:

- Home prices rising modestly, in the range of 3–4%.
- Inventory levels continuing to improve, providing buyers with more options.
- Mortgage rates trending downward as inflation stabilized and rate cuts were anticipated.
- Consistent market activity through year-end, with no major seasonal slowdown in Q4.

Beyond providing valuable education and market guidance to our 4,000+ members, PCAR remained focused on achieving a major community-impact milestone in 2025. Since its inception in 2011, the PCAR Charitable Foundation has supported Placer County nonprofits that provide food, clothing, shelter, and mental health services, as well as scholarships for Placer County high school seniors. Thanks to the generosity of our members and the success of our annual events, the Foundation celebrated surpassing **\$1,000,000** in

**contributions throughout Placer County** in 2025. This achievement reflects not only our commitment to strengthening our real estate community, but also our dedication to serving those most in need across the region.

As I conclude my tenure, I leave you with the confidence that, through dedicated teamwork and ongoing professional development, we have built a region where REALTORS® and affiliate members are fully equipped to help clients achieve their homeownership dreams. I am incredibly optimistic about the continued growth and strength of our industry in 2026. We have navigated significant change and witnessed remarkable progress over the past several years, and I am certain that—through continued focus on both professional and personal growth—we will keep raising the bar for our industry, our peers, and the clients we serve.

Wishing you a wonderful 2026!  
**Karen Asay**  
 2025 PCAR President



# Elevate Your Digital Presence Effortlessly



SOCIAL  
REACH



EMAIL  
CONNECT



Trusted by 10,000+ small businesses across the US, our done-for-you strategy lets you shine online without the hassle.



## SOCIAL REACH

Focus on running your business while we handle your organic social media, crafting posts that reflect your unique brand voice and engage your ideal audience.

- 16 custom posts per month
- Live Zoom call with a social media expert
- Automated reporting
- Optimized time and day posting



## EMAIL CONNECT

Build brand recognition and connect with your customers through targeted email and SMS campaigns.

- Two emails and one text per month
- Custom-designed to fit your brand
- Sending and scheduling
- Performance reporting

## PRICING PER PRODUCT

Non-Member Pricing: \$499 /month • Member Pricing: \$299 / month • One-Time Set-Up Fee: \$99

## Ready to stand out and connect?

Contact the publisher of this magazine today to get started.



hypertdigital.com

**HOME  
METHOD C°**

FROM SIGNED TO SOLD - WE MAKE MOVING SIMPLE



*We make getting market-ready simple—and moving in seamless.*

Concierge Moving Services - Declutter, Occupied Staging, Unpack

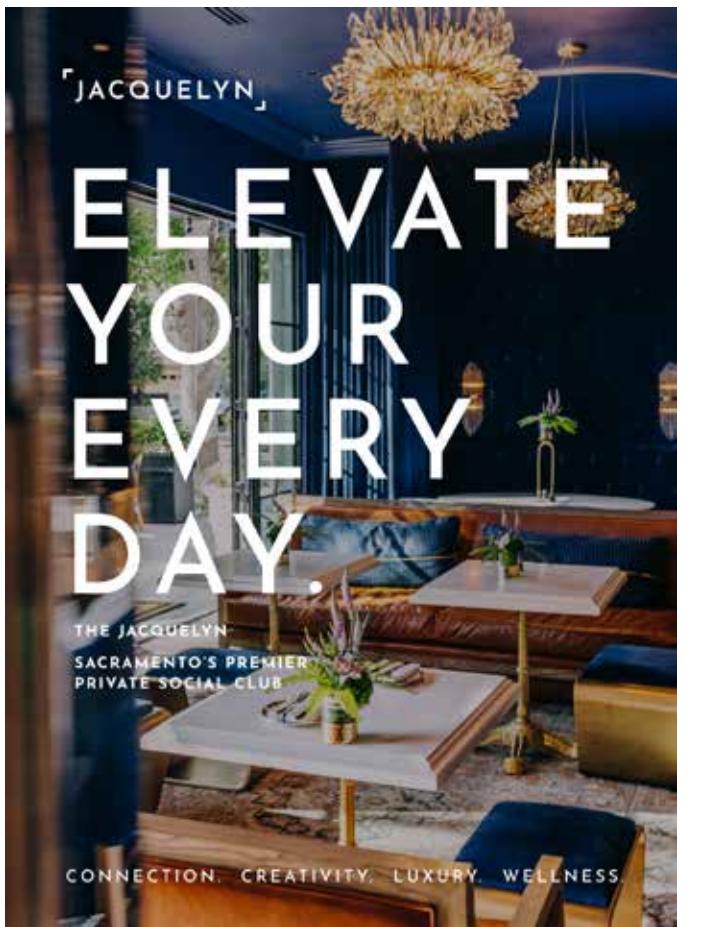
Serving the Greater Sacramento Region

© @homemethodco • 916.234.3975

**Our Services**



**JACQUELYN**



**ELEVATE  
YOUR  
EVERY  
DAY.**

THE JACQUELYN  
SACRAMENTO'S PREMIER  
PRIVATE SOCIAL CLUB

CONNECTION. CREATIVITY. LUXURY. WELLNESS.

*Your Clients Deserve the Best*



**Offering Tailored  
Mortgage Solutions**  
to Meet Your Clients'  
Unique Needs

  
**Traci  
Ghilardi**  
Branch Manager  
NMLS: 1570347

  
**DELTA  
LENDING GROUP**  
*Let's Connect!*  
916-601-7162  
traci@deltalending.com  
2014 Capitol Ave #200  
Sacramento, CA 95818

  
**Valerie  
Dreher**  
Loan Officer  
NMLS 252974

Delta Lending Group is powered by Alameda Mortgage Corporation NMLS #271603. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)

# SACRAMENTO'S TOP AGENTS KNOW: SUCCESS ISN'T A SOLO GAME.

Behind every thriving real estate career is a trusted circle of professionals who make the impossible look easy. As a mortgage loan officer with deep local roots and a passion for collaboration, I'm here to help strengthen your reputation — not just close your deals.

When we work together, you gain:

- ◆ A lender who treats your clients like VIPs
- ◆ Proactive communication that keeps you in the know
- ◆ Creative strategies for complex scenarios
- ◆ A professional ally who helps grow your network

Your clients deserve more than just a loan.  
They deserve a smooth, confident experience that reflects your excellence.

## NICK STREET

Branch Manager NMLS# 996713

916.705.8282

[Nick.Street@StreetHomeLending.com](mailto:Nick.Street@StreetHomeLending.com)  
[StreetHomeLending.com](http://StreetHomeLending.com)



Street Home Lending is a division of Canopy Mortgage, LLC NMLS ID 135967  
[www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org), 3184 N Street, Sacramento, CA 95818-833-361-6501  
Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act.



# MAIRIN HALEY



WRITTEN BY NICK INGRISANI  
PHOTOS BY OLHA MELOKHINA PHOTOGRAPHY



## A THRIVING CAREER BUILT ON TRUST, CARE, & PERSEVERANCE

“I do a formal presentation for every client—even people that I know, because I don’t believe I’m entitled to anyone’s business. That’s my way of showing them respect. That they deserve high-quality service. I never assume someone has to work with me. I try to earn that business every time.”

Mairin grew up as one of six children in a strict home. Her family didn’t have much money growing up, which meant that she had to work hard for everything she’s earned in life.

“I never had clothes or anything of my own until I got my first job at 16. I’ve worked hard all of my life to get to where I am today, and I’m now raising two little kids with my husband, whom I hope to teach that anything is possible in life with hard work.”

She worked in banking for seven years to get through college, attending American River College and then UC Davis, where she studied international relations. Originally intent on a career in journalism, she pursued a journalism internship in Israel, where she further honed her curiosity, communication skills, and commitment to truth-telling. Then, after graduation, she faced the most pivotal time of her life, which led to her transition into real estate.

“My dad died right after I graduated, and it put everything into perspective. I needed to

be close to my family and use the skills I had cultivated over the years.”

Mairin got her license in San Francisco in 2014 and had a challenging first year full of long hours, open houses every weekend, and a lot of hard work that didn’t pay off. But her quiet determination to succeed was unrelenting.

By her second year, Mairin’s persistence began to pay off. After months of showing up consistently and posting about her open houses, people in her network started reaching out. What followed was a breakout year, with eight homes sold,

each around a million dollars. By her third year, she was closing roughly \$15 million in volume, and she’s sustained that success ever since.

That steady growth came from more than hustle—it came from heart. Mairin approaches real estate as both a business and a calling. Buying her first home had been a transformative experience. After scraping together enough to purchase a small property, she watched its value rise and realized what an extraordinary wealth-building opportunity real estate could be. For the first time, she felt financial stability and empowerment.





That experience lit a fire in her. Mairin became a Realtor not only to build her own business, but to help others—especially women and first-time buyers—achieve the same sense of possibility. Over the years, she has guided countless clients toward homeownership, encouraging them to see real estate as a path to independence and self-confidence.

"For the first time in my life, I had wealth, and I saw how life-changing it was for me. I became a real estate agent to give back and help people have this life-changing experience, too. I've encouraged countless women—single women—people who are excited to establish their own life. I've been able to help people get

empowered and have the life they always wanted."

While her professional success is impressive, what truly sets Mairin apart is the empathy she brings to every relationship. She understands that real estate is rarely just about property—it's about people navigating some of life's biggest transitions. Many of her clients are facing moments of profound change, such as the loss of a loved one or the end of a marriage. Having experienced loss herself, she knows the emotional weight that can come with selling a home under those circumstances.

"Being a support for people in more ways than just selling a property is really important when people are going through the loss of a loved one or a marriage. These sales have a huge emotional component to them. I've been through loss when I lost my dad, so I can understand the grief they're going through. I also work with a lot of people going through divorce, and it's very important to me that all sides feel seen. Things usually turn out pretty positive."

Mairin's compassion shows up in her process. She's intentional about slowing things down, offering guidance, and helping each client feel seen and supported. For her, success means not just a smooth closing but a positive experience that leaves everyone involved feeling cared for.

Looking into the future, Mairin doesn't have dreams of a large team. She's perfectly content to continue running her business on her own terms, with personalized high-quality service. However, at this stage in her career, she feels drawn toward mentorship.

"I'd like to mentor a young woman who's interested in real estate. If we work well together, I'd definitely incorporate her into my business."

She's also drawn toward being a voice for positive change in her local community. She's proud of what she's built—success achieved not through shortcuts, but through consistency, integrity, and care.

"Real estate has been a life-changing career and the path I was meant to be on. I believe everything happens because it is supposed to. People are around you for a reason, events and opportunities happen for a reason."

I'VE BEEN ABLE TO  
HELP PEOPLE GET  
EMPOWERED &  
HAVE THE LIFE THEY  
ALWAYS WANTED."





CHOOSE STABILITY. CHOOSE SUCCESS.  
CHOOSE THE COMPANY YOU CAN COUNT ON AS YOUR  
**ROCK SOLID PARTNER.**

FIDELITY NATIONAL TITLE IS PROUD TO BE A MEMBER OF THE FIDELITY NATIONAL FINANCIAL (FNF) FAMILY OF COMPANIES RANKED #313 ON THE FORTUNE 500 LIST FOR OVER 15 YEARS, AND COUNTING.

**313** FORTUNE®  
**500**

### DID YOU KNOW WE ARE:

- Named to the FORTUNE 500® for over 15 years
- Highest ranked FORTUNE 500® in the title insurance industry
- TIME World's Best Companies
- Forbes World's Best Employers
- Forbes Global 2000
- Forbes America's Best Large Employers
- Forbes Best Employers for Diversity
- Forbes Best Employers for Women
- Newsweek Most Trustworthy Companies in America
- Newsweek America's Greatest Workplaces for Diversity
- Newsweek America's Greatest Workplaces for Women
- Newsweek America's Greatest Workplaces
- Newsweek America's Greatest Workplaces for Parents and Families
- Newsweek America's Greenest Companies



AND THERE  
IS SO MUCH  
*more...*

Scan to find out.

FORTUNE and FORTUNE® 500 are registered trademarks of Time Inc. and are used under license. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of Fidelity National Financial. Newsweek is a registered trademark of Newsweek, LLC. Newsweek is not affiliated with, and does not endorse products or services of, Fidelity National Financial or its subsidiaries. Fidelity National Title is a member of the Fidelity National Financial family of companies and the nation's largest group of title companies and title insurance underwriters - Fidelity National Title, Chicago Title, Commonwealth Land Title, Alamo Title, and National Title of New York - that collectively issue more title insurance policies than any other title company in the United States.

Visit us online at  
[NorCalRealEstate.com](http://NorCalRealEstate.com)

Count on your  
**GREATER NOR CAL TEAM**



**Fidelity National Title**  
GREATER NOR CAL REGION

# TITAN

ROOFING SOLUTIONS



RESIDENTIAL  
+  
COMMERCIAL

(916) 975 - 3811

LOCAL MORTGAGE EXPERTS  
**FIND THE RIGHT  
FIT FOR YOU.**

With the fastest closings in the industry, Catalyst Mortgage's Fast Track Mortgage guarantees a **two week closing**, giving you the speed and certainty other national firms simply can't match. That means less waiting, more winning offers, and a faster move into your new home.



John Meussner, EVP Production  
(916) 678-5428  
[john@catalystmtg.com](mailto:john@catalystmtg.com)  
NMLS # 138061

**catalyst**  
MORTGAGE  
*Igniting a difference™*

TOOLS IN YOUR ARSENAL

In-House Underwriting  
Superior Pricing  
Close Purchases in 9-14 Days

CALL NOW  
916.287.7777

[CATALYSTMORTGAGE.COM](http://CATALYSTMORTGAGE.COM)

California DFPI License #60DBO46307 NMLS # 236492  
California DRE License # 01795233 An Approved Equal Housing Lender



Karin Kwong, Loan Officer  
(916) 834-1915  
[karin@catalystmtg.com](mailto:karin@catalystmtg.com)  
NMLS# 448184



Paige De Kleer, Loan Officer  
(916) 390-3272  
[pdekleer@catalystmtg.com](mailto:pdekleer@catalystmtg.com)  
NMLS# 1381002

# Get the Facts DEFER THE TAX 1031 EXCHANGES



**FREE** Client consultations & 1031 training for your team

**LOCAL** 1031 Resource with over 29 years experience, Certified Exchange Specialist (CES®)

## Why is IPX1031 the best?

- Largest Qualified Intermediary in the nation
- Highest level of safety, security, transparency and expertise in the industry
- Fortune 500® Company (NYSE: FNF)

### Russell Marsan

Senior Vice President

Mobile 530.755.8355 | [russell.marsan@ipx1031.com](mailto:russell.marsan@ipx1031.com)  
[www.ipx1031.com/marsan](http://www.ipx1031.com/marsan)

**IPX**  
1 0 3 1



Scan to  
Learn More



## KEEPING YOUR ENVIRONMENT **SAFE**



Mold Testing  
\$295 with **TWO** free samples,  
next day lab results

Mold Remediation  
Water Damage



Residential Cleaning  
Commercial Cleaning  
Industrial



Pre/Post  
Move In/Out

Mold Removal  
Free Consulting  
Odor Removal  
Smoke, Pet, Urine, Mold

Disinfecting  
Cold, Viruses, Allergens  
Sale-Prep

Pack-Out  
Moving Services

MORE THAN 22 YEARS IN THE INDUSTRY. CERTIFIED, LICENSED, AND INSURED

(916) 410-4740

[meticulositycleaning.com](http://meticulositycleaning.com)

**LOW PRICING  
STARTING AT \$75**

## Make Space for What Matters Most This Year

Take advantage of our storage options at our Roseville facility.

Get organized after the busy holiday season. Store decorations, furniture, and extra items safely. Create extra space for the new year.

Moving and storage made simple. A tidy home, zero stress. Secure your dates and seasonal pricing now.

**Auburn Moving & Storage** | **BEXINS**  
"Providing Safe & Reliable Storage Services"  
Auburn Moving & Storage is an independent agent for Bexins True Storage.

Call Today: (916) 786-8683 CALT# 190985  
8845 Washington Blvd #160 Roseville, CA 95678

**HELPING  
FAMILIES  
GET  
APPROVED**

**Every client gets a  
mortgage plan or  
a mortgage approval..  
No one gets denied!**

**One Lender.  
Three Lanes.**

Residential.  
Commercial.  
Hard Money.



**ELEMENT  
MORTGAGE**

Out of your element when it comes to creative financing?  
Give us a call!

Evan Miller | Division President | NMLS 101705

O: 916.787.9977 | C: 916.801.5669

1741 E Roseville Pkwy Ste 300 Roseville, CA 95661





# Josh + Christy HASTINGS

## Turning Houses into Homes

BY CHRIS MENEZES  
PHOTOS BY  
SARAH NELSON  
PHOTOGRAPHY

For REALTORS® across Sacramento, Placer, and El Dorado Counties, Josh and Christy Hastings have become the first call when a deal gets tricky—whether it's a distressed listing, a fixer in need of vision, or a seller searching for an as-is offer they can trust. As the husband-and-wife team behind NorCal Homes & Development, they've built a reputation for turning challenges into opportunities and old houses into happy homes.

But behind the success story is one of grit, faith, and second chances.

"We lost everything in 2008 when the real estate market crashed," Christy says. "We picked up the pieces, moved into a tiny rental, and started over from scratch. That experience changed how we see people. We understand what sellers go through when they're in a tough place."

That empathy became the foundation for everything they would later build. Around that time, Christy met a client named Michael who was flipping homes and needed help with design. She poured her creativity into each project, and in return, earned the listings once they

were complete. A few years later, Michael invited Josh and Christy to a real estate investing conference.

"We were so broke we couldn't even afford a sandwich at lunch," Josh recalls. "But we went anyway."

The leap of faith paid off. Michael and his wife, Anne, offered to cover the startup cost for their first ventures, letting the Hastings pay them back through their early flips. "That generosity meant the world to us," Christy says. "It allowed us to begin something of our own."



When their partners later shifted toward commercial real estate, Josh and Christy stayed true to their love of homes and community. In 2015, they founded NorCal Homes, combining Christy's real estate experience with Josh's property management background and entrepreneurial drive.

A decade later, they've earned a reputation as a small, family-run business known for quality, compassion, and integrity. "We care about the agents and sellers we work with,"

Christy says. "We're flexible, we work within the seller's needs and timelines, and we always put quality first. When you call us, you talk to us."

For the Hastings, every project is personal. Their two sons—Blake, 17, and Colt, 13—remain the heartbeat of everything they do. "They're the joys of our life and our biggest 'why,'" Josh says. "We want to leave a legacy for them and show what hard work looks like, even on the hard days."



**When you call us,  
you talk  
TO US.**

Family nights, date nights, football games, and soccer tournaments keep them grounded, reminding them that success is as much about presence as it is about progress. "Being healthy, being present, and being in love with the life we're building—even in the hard moments—that's success," Christy says.

Through every up and down, one quote continues to guide them: "The only difference between ordinary and extraordinary are the little things."

And in every project, every relationship, and every act of care, Josh and Christy Hastings prove just that—showing that when you lead with compassion, integrity, and consistency, you don't just flip houses. You turn houses into homes.

**CONTACT  
US!**

To learn more, visit  
[www.norcalhomesllc.com](http://www.norcalhomesllc.com).



BORN  
ON A  
CLIFF  
WORK WITH THE COMPANY THAT NEVER QUILTS

**pointequity**  
MORTGAGE MADE HUMAN  
916-248-4620

Point Equity Residential Lending, NMLS ID 1404205. Main Office 925 Highland Pointe Dr. Suite 330, Roseville, CA 95678. Telephone Number: 916-248-4620, Equal Housing Lender, Licensed in: California (60DBO-56023 & 01987090), Idaho (MBL-2081404205), Washington (CL-1404205), Oregon (140425). This is not an offer to extend credit or a commitment to lend.

**freemodel**

**We do the work You make the sale**

Fully managed renovations that help clients sell for more.

**Laura Klein**  
Director of Partnerships  
(650)740-1228  
lklein@freemodel.com

[freemodel.com](http://freemodel.com)

**Your Partner in Pest-Free Properties:  
Let's Seal the Deal!**

Capital Valley TERMITE

Termite Inspections, Treatments, Repairs, and Monitoring

**Chris Abar**  
916.889.4377 - [capitalvalleytermite.com](http://capitalvalleytermite.com)

Locally Owned and Operated

**TopNotch360**  
REAL ESTATE MEDIA

THANKYOU Dawn!!!



12251 Hailwood PI, Grass Valley



"Working with TopNotch360 has been an absolute game changer for my real estate business. Their expertise in capturing the essence of each property has truly elevated my listings, making every home shine. I couldn't imagine showcasing homes without them!"

-Dawn Reddoch  
Aspire Real Estate Group/Guide Real Estate

Photography | Drone | Twilight | Video | 2D Floor Plans | 3D Matterport Imaging

[topnotch360.com](http://topnotch360.com)  
916.807.3573

**MOVE  
WITH MEE:**

Your Journey to a Seamless Move!

Moving Supplies // Storage // Specialty Moving  
Local, Long Distance, and International Moves

Call us for a free quote!  
(800) 350-0065 // (916) 635-8262 // [meemoving.com](http://meemoving.com)  
Veteran Family Owned and Operated

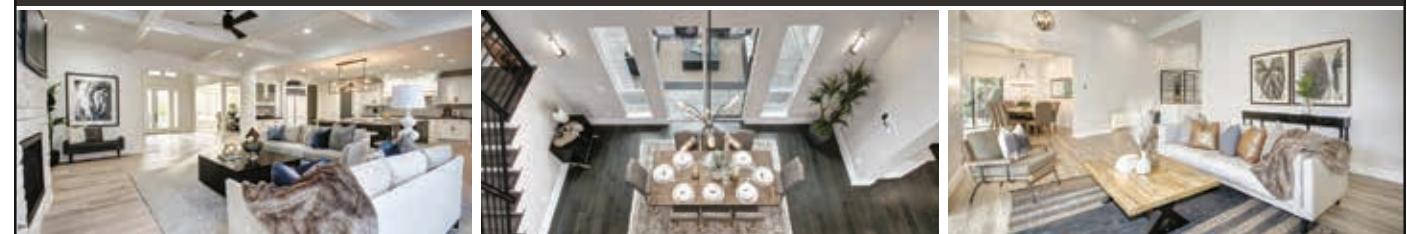


**MEE'S**  
MOVING & STORAGE  
55 YEARS OF EXCELLENCE!

**premiere**  
HOME STAGING & DESIGN



Sacramento's Premiere Home Staging Company



Preparing your home to standout in the Real Estate Market

[www.premierehomestagingllc.com](http://premierehomestagingllc.com) | 916.300.0402

## A DST Partner whose standards are as high as your own.

You're a top producer in real estate. Jamie Furlong is a top producer in Delaware Statutory Trusts.

Together, your clients get the level of care and strategy they truly deserve.

Securities offered through Concorde Investment Services, LLC (CIS), member FINRA/SIPC. Legacy Investments & Real Estate is independent of CIS.



Call today for professional guidance, client care, and 24/7 access to vetted DST properties.

(916) 908-1031  
[legacyire.com](http://legacyire.com)



## NEW YEAR. SAME STANDARDS.

Empowering confident property decisions through expert inspections



Scan to book,  
or call 916-587-4295



### NIGHTHAWK INSPECTIONS

## SEE HOW HUNT'S ELECTRICAL CAN POWER YOUR SALES AND LISTINGS

- ⚡ ELECTRICAL INSTALLATION & REPAIR
- ⚡ LIGHTING INSTALLATION AND REPAIR
- ⚡ SAFETY INSPECTIONS



HUNT'S ELECTRICAL  
CONTRACTING  
(916) 237-7308

REQUEST  
A QUOTE



**RAC**  
HOME LOANS

**"Big Bank Resources,  
Small Broker Attention"**

### Specific Finance Options

Purchase, Refinance, Reverse & Home Equity Loans



### Conventional, FHA, VA & Jumbo Loans

Tailored Solutions for First-Time Buyers, Veterans, and Luxury Homes



### Investor & Self-Employed Programs

DSCR, Bank Statement, and Other Flexible Options for Real Estate Investors and Entrepreneurs



### Special Financing

Renovation, Construction, and Large Project Loans to Upgrade or Build Your Dream Home



### Retirement Options

Reverse Mortgages to Access Your Home Equity in Retirement



NMLS#1030702



**CONTACT US  
TODAY!**

6085 Douglas Blvd. Granite Bay, CA 95746

510.303.5464

[rachome loans.com](http://rachome loans.com)



House to Home Moving is a full-service moving company dedicated to providing top quality direct shipment moving services at an affordable price.

## YOUR STRESS FREE MOVING SOLUTION

LOCAL & LONG DISTANCE • PACKING & UNPACKING



CALL US FOR A FREE  
IN-HOME OR VIRTUAL ESTIMATE

(916) 484-1144



PROFESSIONAL • COURTEOUS • FRIENDLY • CAREFUL • DETAIL ORIENTED • TRAINED • EXPERIENCED



**Junk Removal:**  
Professional and Insured

**JUNK KING**  
a neighborly company

We Take Just About Everything!  
Furniture/Appliance Removal  
Garage Clear-Out  
Whole House Clean-Out  
Business Clean-Outs

[www.Junk-King.com](http://www.Junk-King.com)

Google  
1,900+  
★★★★★

Watch our  
TV Spot



916-536-7871

**WE INSPECT  
WE REPAIR  
SO YOU CAN SELL**



## SELLING A HOME WITH SOLAR? STOP GUESSING. CALL THE SUN BROKER.



Most realtors assume solar adds value.  
But the truth? Solar can KILL a deal if you don't understand it.

"Paid off" solar means nothing without documentation.  
Leased? Owned? PPA? Do you know the difference – or what  
that means for your buyer?

PG&E and SMUD no longer buy back power like they used to.  
Buyers are stuck wondering what they're inheriting – and  
agents are crossing their fingers.

YOU WOULDN'T SELL A HOME WITHOUT  
CHECKING THE ROOF. WHY DO IT WITH SOLAR?

You need answers:

- ✓ What kind of inverter does it have?
- ✓ How many kilowatts does it produce?
- ✓ What's the true monthly cost with energy factored in?

It's not just PITI anymore.

It's PITI-E – Principal, Interest, Taxes, Insurance... and Energy.



### I'M PETER GALVEZ – THE SUN BROKER.

After 20 years as one of the top mortgage brokers in  
the country, I saw the same issue over and over:

No one truly understood solar.  
Not agents. Not buyers. Not sellers.

So I became the go-to expert. I inspect, decode, and  
explain every solar setup – lease PPA, or "paid off" – in  
plain English.

No guesswork. No fluff. Just facts that save deals.

**PETER GALVEZ – THE SUN BROKER**  
Your go-to expert for Mortgage and Solar.

IF YOU HAVE A SOLAR HOME, CALL ME  
BEFORE YOU LIST.

If there's a solar contract involved – I need to  
see it. If you think it's "owned" – I need to  
confirm it. If your buyer is asking questions –  
I'll give real answers.

You owe it to yourself and your client to get  
it right.

Solar is not a scam – but it can be a  
nightmare when done wrong. I'll make sure  
it's done right.

Don't lose another deal.  
Call me. **916-999-9819**

ADU   
**FULL HOME RENOVATION**   
**COMMERCIAL BUILDS** 



 **RiseCon**  
 NORTH AMERICA  
 General Contractors  
**916.378.7878**



 **T.D. McNeil**  
 Insurance Services  
[www.tdmns.com](http://www.tdmns.com)



*Now, You Can Close Deals with Peace of Mind*  
 Your Partner in Providing the Best Rate for Your Clients

Auto • Home • Commercial • Boat • Classic Car • Condo  
 Events • Flood • Life • Motor Home • Renters • RV • Umbrella

*Call today to ensure the  
 best rate for your clients!*

916-833-6990  
[michael@tdmins.com](mailto:michael@tdmins.com)  
 CA License #0H05099

  
 Mike Colenzo

**1031 EXCHANGES**  
 NEVER PAY CAPITAL GAIN TAXES AGAIN



Asset Preservation, Inc. is a leading 1031 exchange qualified intermediary, having completed over 200,000 exchanges. Committed to providing the highest levels of experience, expertise, and security of funds. Trusted by high-net-worth investors and Corporate America.

Jana Reyes  
 VP - Business Development  
 916-621-9880  
[jana@aplexchange.com](mailto:jana@aplexchange.com)

ASSET PRESERVATION  
 EXCHANGES  
 An IRC §1031 Qualified Intermediary  
 600-282-1031 | [aplexchange.com](http://aplexchange.com)

**Call for a complimentary consultation.**

**FROM MARKETING TO CLOSING-  
 WE ELEVATE YOUR  
 CLIENT EXPERIENCE**



Complimentary Branding Videos for Your  
 Buyers & Referrals

*Let's Partner for Seamless, Market-Ready Success*

**LYNEL FORD**  
 LENDING + BRANDING

*Lynel Ford*  
 NMLS# 1993005

Residential Lown Specialist  
 FHA | VA | Conventional



**COMPLIMENTARY BUYER  
 BRANDING PACKAGE**

Includes custom welcome videos, social  
 media content, and agent collaboration

@ lynel.ford

**MORE THAN A  
 DREKMER**  
**JULLIAN WALLACE**

Brand Strategy & Creative  
 Solutions for Agents  
 & Homebuyers

Partnering with Lynel Ford  
 for Buyer Success Stories



@ manifestwallace

# TOP RANKED

## Residential Property Management Company in the Sacramento Region

Your one-stop shop for all your property management needs.

- We manage over 2,000 “doors”, including single family, duplexes, and quadplexes. We must be doing something right!
- Our property managers are the Single Point of Contact for our owners and tenants, eliminating the need to speak to different staff members for different situations! This means accountability!
- All our property managers are licensed and experts on current California laws and regulations in the rental marketplace. This means we guide and protect our owners!
- We pay \$500 for an owner referral who becomes a M&M property management client.



Call Darren 916-500-8188 | [d.babby@mmproperties.com](mailto:d.babby@mmproperties.com)

DRE# 01100901



Time is Money. We'll Save You Both.



Smarter Insurance. By Design.

America's Highest-Rated Insurance Provider

Justin does the policy searching that fits your budget and needs from Auto to Life Insurance and everything in between.

951.965.4651  
[justin.turner@goosehead.com](mailto:justin.turner@goosehead.com)  
1035 Sutton Way | Suite B | Grass Valley

GET YOUR QUOTE TODAY!

**OUR SERVICES:**  
BATHROOM & KITCHEN REMODELING  
TILE & FLOORING INSTALLATION  
BACKSPLASH INSTALLATION  
CUSTOM COUNTERTOPS

(209) 400-5287  
[tnt\\_topnotchtile.com](https://tnt_topnotchtile.com)  
[topnotchtileinc.com](https://topnotchtileinc.com)

CHICAGO TITLE

GREATER SACRAMENTO AREA

*Gorgeous Executives*  
THAT MASTER  
THE MARKET



Heather Bierwirth

Karen Lindsay

Natalie Dudding

Stephanie Phan

Nicole McKane

Heather Durborough



Kelly Fontes-Hyde  
Sales Manager

Will Sayre  
County Manager

Terra Fletcher  
Escrow Manager

[ChicagoTitleSacramento.com](http://ChicagoTitleSacramento.com)



**PINNACLE**  
HOME SERVICES

Warranty Backed Solutions  
13+ Years of Experience

**916.820.6712**  
**FOUNDATIONFIXED.COM**  
License #897075

# Foundation Inspections & Repairs You Can Trust

Are You Seeing Foundation or Wall Cracks?

 DON'T LET HIDDEN FOUNDATION ISSUES DERAIL YOUR CLOSING.

ASSET FINANCIAL CENTER



**EMPOWER YOUR CLIENTS**  
WITH BETTER, FASTER, CHEAPER MORTGAGE SOLUTIONS



**Kevin Miller-Coe**  
Senior Mortgage Advisor  
New Construction Director  
NMLS #1981703

81% of Kevin's 2024 Purchase Transactions Cleared for Closing within 10 Days of Application

916.440.6999 • [kevin.afc360.com](mailto:kevin.afc360.com) • [teamkev@afc360.com](mailto:teamkev@afc360.com) • 1424 21st Street



**TURNING CLOSINGS INTO Confident Coverages**

*"I am proud to serve the Greater Sacramento area as your local Farmers® agent.  
I work to ensure that each of my clients are educated on your specific coverage options."*

  
**FARMERS**  
INSURANCE

**Cristi Rodda**

916.428.4520 | [crodda@farmersagent.com](mailto:crodda@farmersagent.com)  
CA Producer LIC 0E49486

**CertaPro Painters®**  
★★★★★ VETERAN & LOCALLY OWNED 916-361-1023



**THE BRAND OF CERTAINTY**

**Services**

- Residential Painting
  - Interior
  - Exterior
  - Cabinets
- Commercial Painting
  - Office Buildings
  - Retail Shopping Centers
  - Hotels Inside and Out
  - Large Warehouses Inside and Out

**Brendan & Theresa**

Locally Owned and Veteran Owned

**Advance**



GET THE SUPPORT WHERE IT MATTERS MOST  
CLIENT CARE MANAGERS

  
[WhiteGloveExperience.com](http://WhiteGloveExperience.com) | 916-519-1564

**THIS DREAM IS YOURS**

**INSPIRING VIDEO SERIES**  
New episode released every month on [YouTube.com/@Elizabeth-Axelgard](https://YouTube.com/@Elizabeth-Axelgard)

FILMED BY

  
**HOUSE CAT**  
MARKETING



# SARAH PADILLA

PHOTOS  
PROVIDED BY  
SARAH PADILLA

With a career built on grit, heart, and an unwavering commitment to her clients, Sarah Padilla of RE/MAX Gold has quickly become one of Sacramento's standout real estate professionals. In just six years, she's closed over \$70 million in career volume, earned RE/MAX Platinum Club honors, and cultivated a reputation for meticulous service and deeply personal client relationships. Backed by industry roots, fueled by an entrepreneurial spirit, and driven by genuine connection, Sarah continues to rise—proving that age is no barrier when passion, purpose, and work ethic align. Here, she shares her journey, her challenges, and the values that define her growing success.

**How many years have you been a real estate agent?**

6

**What did you do before you became a REALTOR®?**  
After graduating from college and before becoming a realtor, I worked as an assistant to my sister, who is a personal injury attorney. Being in that professional environment sparked my interest in business and networking, but I always knew I wanted to be my own boss. That entrepreneurial mindset eventually led me to real estate.

**What is your career volume as a REALTOR®?**

\$70M

**What was your total volume last year?**  
\$14.67M

**What awards have you achieved as a REALTOR®?**  
RE/MAX Platinum Club

**What are you most passionate about right now in your business?**  
I'm most passionate right now about the connections I build and how they transform. A majority of my clients start as strangers, but by the end, they feel like family. That transformation from a simple inquiry to a real relationship never loses its sparkle for me. There's something so exciting about watching strangers blossom into clients and clients into my close friends.

**What has been the most rewarding aspect of your business?**  
The most rewarding aspect of my business is feeling a sense of purpose and knowing I make a difference. Being trusted to lead people through some of the biggest moments in their lives and knowing I've done it well gives me such a sense of fulfillment. Real estate has become a huge part of my identity, and that makes the work even more enriching.

**What has been your biggest challenge as a REALTOR®? In entering the industry?**

My biggest challenge starting out was my age. I began my real estate career at 23, and with a young face and voice, I was often underestimated by clients and even other agents. Luckily, I grew up in the industry with my mom as a Realtor and my dad as a lender, so I had the knowledge and support to prove my value early on. Now at 29, I still get judged for my age, but it just

makes me smile because I've built a strong reputation through years of hard work and results.

**How does real estate fit into your dreams and goals?**  
Real estate aligns with my dreams and goals because it offers unlimited potential. I love that I can grow at my own pace, helping as many clients as I want while still protecting my time and balance. I'm working hard now so that, in a few years, I can start a family and enjoy the life I've worked to build. Real estate is the vehicle that will allow me to support them and create the future I've always envisioned.

**What is your favorite part of being a REALTOR®?**  
My favorite part of being a Realtor is the diversity of the





job. I get to meet people from all different cultures, careers, and walks of life, and I learn something new from each of them. Every client and transaction teaches me more about people, places, and perspectives, and that keeps the work exciting and meaningful.

**How do you define success?**  
I think of success as people achieving noteworthy goals by putting in the work, staying focused, and accomplishing something they can genuinely be proud of.

**Did you see yourself becoming this successful when you first began your career?**  
When I first began my career, I was always the youngest person in the room. I was nervous and honestly didn't think I'd sell a single home. I was lucky to have an incredible mentor who believed in me and pushed me every day to keep going. I ended up selling 21 homes in my first year, which gave me so much confidence and proved I was capable of more than I ever imagined.

**To what would you attribute your rapid success in the industry?**  
I'd say a big part of my success comes from surrounding myself with the right people. I've been lucky to have tremendous support from my mentor, Jimmy Castro, my parents, and close colleagues in the industry. Peter Klavins and Julia Beals with ROG have also been especially influential. We're constantly learning from one another and following a similar path that keeps us all growing.

**What sets you apart?**  
What sets me apart is that I'm just wired to dig in. I'll read every line of a solar agreement, triple-check loan figures, and ask the inspector twenty extra questions, not because I have to but because I can't help myself. Whether it's a buyer or a seller, I'm in every detail, making sure everything checks out so my clients can move forward with the highest confidence. The more hyper involved I get in the details, the more knowledge I gain in every area, and that's made me even more valuable to my clients.

**What are your future goals and your plan for obtaining them?**  
My goal is to move in the next couple of years so I can be more central to both my business and personal life. I'd love to get married and start a family soon, and I'm working hard now while also being mindful of balance. My plan for obtaining those goals is simple: I'll move closer to where I work and spend most of my time so I can have more time in my day, less driving, and a better quality of life overall. I'm one of the pickiest buyers out there, so I'll probably have another good year or two of real estate before I make my move.

**What advice or recommendations would you give to agents just starting out?**  
Join a team! The foundation you build early on in real estate will often set the tone for your



entire career. I've experienced this personally and seen it with colleagues. Having the right support, camaraderie, and guidance in those first few years is like having training wheels for success. It gives you the confidence and structure to eventually ride on your own.

**Tell us about your family.**  
I have an identical twin sister, an older sister, a younger sister, and my parents, who are both in the real estate industry. I'm naturally competitive, 100% from being a twin. My twin didn't enjoy real estate or lending, but she's actually a big reason I got my license and joined RE/MAX Gold. Now my boyfriend of four years, and fellow Realtor, Peter Klavins, gets to experience all of that competitive energy firsthand.

**Are there any charities or organizations you support?**  
I try to give back by supporting client fundraisers and local events, whether that's a school auction, animal rescue drive, or holiday toy collection. It's one of my favorite parts of being connected to the community. I also attend and donate to Bayside Church, and I'd love to



**THE FOUNDATION YOU BUILD EARLY ON IN REAL ESTATE WILL OFTEN SET THE TONE FOR YOUR ENTIRE CAREER.**

start getting more involved in their programs.

**What are your hobbies and interests outside of the business?**  
I love staying active. Cycle, boxing, Pilates, running, and dance classes are my favorites. I also love music; I play piano and just bought a DJ board to start learning how to mix.

**In closing is there anything else you would to share?**  
I'm originally from Fairfield, CA, and moved to the Sacramento region about four years ago. I'm so grateful to be part of such a supportive real estate community and to be recognized among so many talented professionals.

I'm just really grateful for my clients, my colleagues, and the people who've supported me along the way. I'm excited to keep growing, learning, and strengthening my roots here in the Sacramento region.



We've rebranded with one mission in mind, giving senior homeowners more ways to win, with more program options, more flexibility and more solutions.

- Why now? Because the landscape of reverse mortgage is expanding.
- We have programs available and entering the market that fulfill all seasons of senior client needs.

We're excited about what's ahead. Because when it comes to retirement goals, one size doesn't fit all and neither should your senior mortgage options!

*Cheers to you, your family and our Sacramento Real Producer Family.*

**LIZ ANDERSEN**  
NMLS # 1263245  
Account Executive  
**916.223.8869**

[liz.andersen@apmortgage.com](mailto:liz.andersen@apmortgage.com)  
3000 Lava Ridge Court, Suite #103  
Roseville, CA 95661 / 150590  
 Licensed by the Dept of Financial Protection and Innovation under the CRMLA.



# PROUDLY SERVING Sacramento

**loanDepot**  
FINAL MORTGAGE



**\$437B+** Funded  
in Loans Since 2010



**2nd Largest**  
Nonbank Retail Mortgage Lender



**Extensive Suite**  
of Mortgage Products

With 18 years in the mortgage industry, my knowledge of mortgage programs and underwriting guidelines makes me great at what I do. Since my start, I have helped over 4,000 families purchase homes or save money through refinancing. Serving a client in what can be a complicated process of home buying and making the experience the best it can be is one of my daily goals.

**Call, text, email, or scan the code for any of your home financing needs!**



**Nathan Sibbet**

Senior Loan Consultant  
NMLS #450926

**(916) 320-3952**

[nsibbet@loanDepot.com](mailto:nsibbet@loanDepot.com)

Every person counts, every situation is different, and I am here to offer the best options available for YOU while making this process smooth.



**Chuck's**  
SEPTIC

Septic Inspections of Rural Properties.  
Pumping, Inspections, and Repairs.  
*Trusted Since 1968.*

Our Technicians Are Standing By.  
Call Now! **888-8-CHUCKS (824-8257)**  
Placer, Sacramento, & el Dorado Counties.  
[ChucksSeptic.com](http://ChucksSeptic.com)

Transform Your Listings with Our Flooring *Expertise*

**ROSEVILLE FLOORS & MORE**

Flooring Installation, Repair, & Maintenance  
Hardwood | Luxury Vinyl Plank | Laminate | Trim

For Professional Floor Installation Call Today!  
**916.617.6035**  
[rosevillefloorinstall.com](http://rosevillefloorinstall.com)

Lic# 1117155

Enis & Narcissa Dzapo



1610 R Street, Suite 260, Sacramento, CA 95811. Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC NMLS ID 174457. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act CRMLA 4131040, (102522 839650)

**SPECIALTY EVENT RENTALS & DESIGN**  
making life beautiful one event at a time

916-235-8845 | info@petiteeventsco.com | www.petiteeventsco.com

## Handyman Services

Turning **'For Sale'** into **'Sold'** with Every Repair!

**Paul Mesa**  
916.301.3922  
PaulMesa332@gmail.com

**Paul Mesa Handyman Services**  
license # 112191

PROVIDING BEAUTIFUL AND FUNCTIONAL SOLUTIONS ONE SPACE AT A TIME

## decoratize

- HOME ORGANIZATION
- DECLUTTER SERVICES
- DESIGN PARTNER WITH CA CLOSETS & CONTAINER STORE
- HOME STYLING
- LISTING PREP SERVICES
- RELOCATION CONCIERGE

(916) 478-1693 | decoratize@yahoo.com | @decoratizewithcarcia

## Promotional Materials

**True Color Litho**  
PRINTING PROMOTIONAL AND MORE!

**PROMOTIONAL MATERIALS**  
That Drive Interest & Close Deals

530.409.1140 | cindy.cogil@truecolorlitho.com | truecolorlitho.com

**HOTCO**  
Help People. Solve Problems.  
One Water Heater at a Time.

**HOTCO The Hot Water Heater Co** Call or Text 916-905-4468

Top Savings for Realtors Every Time. Get HOTCO's exclusive multi-unit discount—even on just one install.

hotwaterco.com | Residential | Commercial | Restaurants | Property Management

**Debra** Your Local NHD Rep Roseville to Tahoe, Sacramento & More

Debra@PropertyID.com (916) 233-5101

easyhazcheck Free AB38, Fire, Flood Info

Congratulations and Thank You to Real Producers! Order on C.A.R. RPA drop-down menu - select "PropertyID MAX" Email, Text, or Call me!

## The Blind Guy

*"Your Blind & Shutter Experts"*

**(916) 952-9421** Mark  
**(916) 686-7997** Office

**REAL PRODUCERS PODCAST**

Inspiring conversations with the nation's top real estate agents.

Same Brand, New Reach – Tune in for free today

Listen on Apple Podcasts | Listen on Spotify | Listen on Amazon Music

RP



# BEHIND EVERY LEGACY IS A GUARDIAN



**Chris Herrera**  
Managing Director  
**209-649-8863**  
christopher.herrera@glic.com

**1 Capitol Mall**  
**Ste 300**  
**Sacramento, Ca 95814**

**LEGACI**  
Tomorrow | Insurance & Financial Services



- Life Insurance
- Disability Insurance



- Investments
- Annuities
- Retirement Plans



- Group Benefits
- Business Planning

an associate member of

**The S Guardian**  
Network®

Registered Representative of Park Avenue Securities LLC (PAS). Securities products offered through PAS, member FINRA, SIPC. Financial Representative of The Guardian Life Insurance Company of America® (Guardian), New York, NY. PAS is a wholly owned subsidiary of Guardian. Legaci Tomorrow Insurance & Financial Services is not an affiliate or subsidiary of PAS or Guardian. CA Insurance License Number - 0G56465.

Proudly Employee-Owned™

# The Flooring Station

## FREE \$500 Gift Certificates for Your Clients

Realtors, boost client satisfaction by giving them a FREE \$500 to The Flooring Station.

916.638.5563

[TheFlooringStation.com](http://TheFlooringStation.com)

THREE SHOWROOMS  
GOLD RIVER   FOLSOM   SACRAMENTO



Scan the QR Code  
to get signed up

**NEED SCREENS OR REPAIRS?**  
Call Rich Downing For A **WOW**  
Experience Today!



- ✓ Re-Screen/New Screens
- ✓ Sliding Screen Doors
- ✓ 80-90% SunScreens
- ✓ Pet Tuff Screens
- ✓ Sliding Glass Door Repair
- ✓ Window Washing



916.906.2033. | [windowscreensolutions.com](http://windowscreensolutions.com)



**LEO WHITTON**  
FOUNDING MEMBER

Leo's decades-long career in the mortgage industry has been inspired by his commitment to people. As a mortgage advisor, Leo's goal has always centered around "forging meaningful relationships with his clients, becoming a trusted mortgage advisor and even their friend." Since 1993, he's done just that, guiding aspiring homeowners as they navigate the ever-changing landscape of the housing market and the various economic seasons at play.

He has spent nearly 20 years in wholesale, supporting hundreds of mortgage brokers, and managing large teams of Account Executives throughout Northern California. At this time, his wholesale personal production has exceeded more than \$4 billion. This experience has helped him transition back to being a loan originator.

A pillar in the lending community and stalwart in Sactown's business scene, Leo has been a longtime member of the California Association of Mortgage Professionals (CAMP) since 2005. His energy and love of the industry soon caught the attention of his peers, who voted him a board member for the Greater Sacramento Chapter in 2007. Leo then went on to become the president of that Sacramento chapter and served four terms as president. In 2017, he was named vice president of the California Association of Mortgage Professionals at the state level, a distinct honor and achievement.

Early 2019, Leo stepped into the next phase of his career as a founding partner of Empire Home Loans alongside Anthony Lombardo and Julie Yarborough. Combined, the trio has an impressive 75 years of industry experience and is taking the independent lender channel by storm. As Vice President of the rapidly growing brokerage, Leo is motivated by the return to his roots as a mortgage broker. "I've spent the last 20 years educating and supporting others, so I felt it was time for me to jump back into originating so that I can give my clients more personal attention." Teaming up with Julie Yarborough and Anthony Lombardo to build Empire Home Loans has made the decision to return to loan origination an easy one for Leo. What started as a crazy idea among three friends in Sacramento is now an award-winning independent mortgage brokerage with offices from sea to shining sea.



**LEO WHITTON**  
NMLS #225498 | DRE # 01172313  
MANAGING PARTNER  
916-804-4768  
[LEO@EMPIREHOMELOANS.COM](mailto:LEO@EMPIREHOMELOANS.COM)

**BUILD YOUR EMPIRE**  
**OUR MISSION**

We are committed to delivering our  
customers and business partners at large  
an exceptional customer experience.

INDEPENDENT MORTGAGE BROKER



**EMPIRE**  
Home Loans Inc.

Empire Home Loans Inc.  
DRE # 01462380  
NMLS# 1859245  
CA DBO/CFL LIC# 60DBO-98315

GET IN TOUCH  
916-804-4768



OWNERSHIP TEAM THAT HAS A COMBINED 100 YEARS MORTGAGE EXPERIENCE

4401 HAZEL AVE., #135 | FAIR OAKS, CA 95628 | 916.804.4768 | [WWW.EMPIREHOMELOANS.COM](http://WWW.EMPIREHOMELOANS.COM)  
CA DRE #02086593 | NMLS #1839243 | CA CFL #60DBO-98315

# CHAZ HALBERT



BY CHRIS MENEZES  
PHOTOS BY ASHLEY MAXWELL PHOTOGRAPHY

## ALL ABOUT THE RIDE

For Chaz Halbert, life has always been about the ride.

Whether it's on a mountain bike, in business, or in life, he's learned that the only way forward is to keep pedaling—steady, focused, and with purpose.

Before real estate, Chaz spent seven years working for his dad's commercial construction company, starting in the field and working his way up to project manager. Over time, he was entrusted with major accounts and operations—responsibilities that pushed him to grow quickly. "My dad trusted me when I probably wasn't ready," Chaz says. "I made plenty of mistakes, but he always held me to a high standard."

Those years taught Chaz how to manage people, earn respect through hard work, and build lasting professional relationships. "My dad showed me what it means to be professional, ethical, and to always do the right thing, no matter the cost," he says. "The relationship is always more important than the bottom line."

But long before blueprints and business plans, there were bikes and dirt tracks. From a young age, Chaz was hooked on racing. He and his then-girlfriend, now wife, Sofie, spent their twenties traveling up and down the West Coast chasing races and results, often sleeping in a borrowed van because hotels weren't in the budget. "We had sponsors and some success, but I wasn't quite good enough to make it as a pro," he says. "Still, I built friendships that have lasted a lifetime."



Photo by Amanda Pope Co



That same drive would resurface years later—this time in real estate.

In May 2020, with a newborn at home and the world turned upside down by COVID, Chaz knew he needed a change. “My daughter was only three months old, and both my wife and I had to work full time just to make ends meet,” he recalls. “It hit me that something had to give.” A dinner with a friend studying for his real estate license sparked something in him. Within days, Chaz decided to do the same.

He had no idea where to start—but he knew exactly who to turn to. His dear friend and REALTOR®, Stephanie Ward, had helped him and Sofie buy their first home and became a trusted mentor. “I didn’t think we could afford it, but she believed in us,” he says. “She made the process easy and cared so much. That stuck with me.” When he told her he wanted to get into real estate, she agreed to guide him. “She’s the one who got me off the fence. That was the beginning of everything.”

With testing sites closing daily, getting licensed became its own endurance event. Chaz refreshed the DRE website almost hourly until finally landing an exam date in November 2020. He passed, earned his license, and closed his first deal the very next day—beating out 21 competing offers.

The momentum hasn’t stopped since. As a solo REALTOR®, Chaz closed 32 transactions totaling \$22 million in sales volume in 2024 alone. But for him, success isn’t about the numbers. “A lot of people think real estate is a sales job. I don’t. It’s a service industry,” he says. “I spend more time talking people out of buying homes than into them.”

In 2025, he launched Trailhead Real Estate — transforming

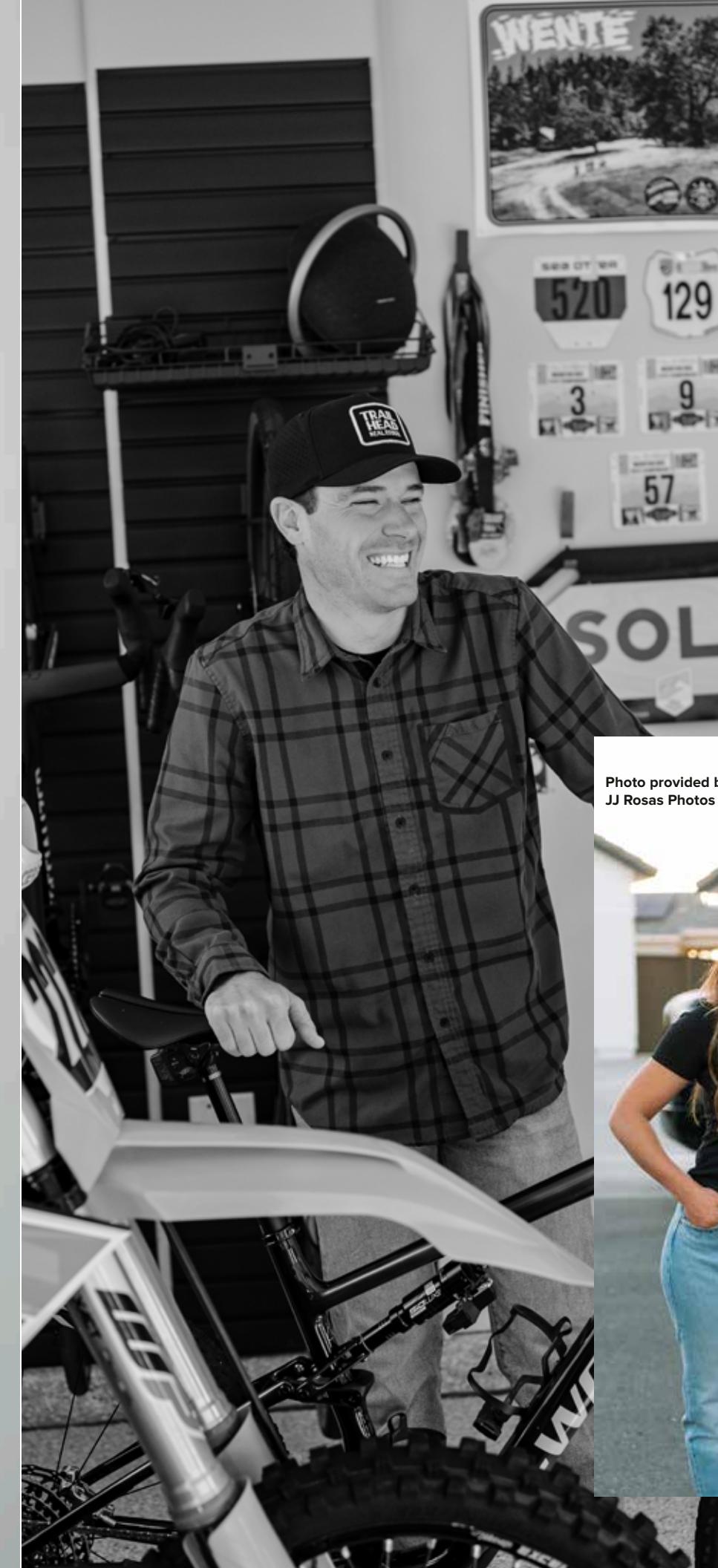


Photo provided by:  
JJ Rosas Photos



“  
**THE RELATIONSHIP  
IS ALWAYS MORE  
IMPORTANT  
THAN THE  
BOTTOM  
LINE.”**

“

**I JOKE THAT IT LOOKS LIKE WE ROBBED  
HOMEGOODS.”**



his solo efforts into a team where that same spirit of service could multiply, creating something more personal, more transparent, and more connected to community.

That integrity, paired with his construction background, gives clients confidence. He walks them through home systems, budgets for repairs, and brings transparency to every step. When it comes to listings, Sofie adds her own touch—staging occupied homes with carefully curated décor she keeps on hand for clients. “I joke that it looks like we robbed HomeGoods,” he laughs. “But it makes a huge difference for our sellers.”

Outside of work, Chaz still finds clarity on two wheels. He trains eight to twelve hours a week, racing 15–20 times a year on both road and mountain bikes, with a long-term goal of winning a national championship in his age group. “It’s incredibly challenging to balance with work and family,” he says. “But it keeps me grounded. The discipline and suffering—it spills over into everything else. Doing hard things is good. It’s a choice you make every day.”

That mindset defines how Chaz shows up—as a husband, a father of two, and a business owner. Through it all, faith remains his compass. Every morning, before the rest of the house wakes, Chaz takes time to reflect, read, and pray for strength. “I just want to leave this world better than I found it—to be remembered as someone who loved his family, cared for others, and worked incredibly hard.”

Because for Chaz, success isn’t reaching the top—it’s having the courage to keep climbing.



DESIGN SHOP  
INTERIORS

Buy More, Save More

THE  
SHOP | DESIGN SHOP  
INTERIORS

REALTOR GIFT BOX PROGRAM

Boxes 1-3 are purchased at their regular price

Boxes 4-6 ..... 15% Off

Boxes 7+ ..... 20% Off

Learn more about our full service interior design firm and brick & mortar home store.



916.260.6454

8701 Auburn Folsom Road, Granite Bay

thewshopbydsi.com

@thewshopbydesignshop

designshopinteriors.com

@designshopinteriors



**NorCal**  
HOMES  
& DEVELOPMENT

## NorCal Homes & Development

We are the Realtor solution company buying homes and land in any condition, closing on your sellers timeline and offering you a beautiful new listing after remodel.

- **We Buy As-Is**— Let us take care of it all. No need for repairs or stress!
- **We Handle Any Situation**— Whether it's a hoarder home, deferred maintenance, or an inherited property, we've got you covered!
- **We Reinvest in Communities**— Every home we renovate helps improve and beautify the neighborhood!

916.817.9501 | [josh@norcalhomesllc.com](mailto:josh@norcalhomesllc.com)